

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE: Stanley D. Henry,	)	Bankruptcy No. 18-21613-CMB
	)	
Debtor.	)	Chapter 13
	)	
Stanley D. Henry,	)	
	)	
Movant,	)	Document No.
v.	)	
	)	Related to Document No. 91
No Respondent,	)	
	)	
Respondent.	)	<b>Date and Time of hearing: October 7, 2020 at 10:00 a.m.</b>
	)	<b>ENTERED BY DEFAULT</b>

**ORDER APPROVING POST PETITION AUTOMOBILE FINANCING**

This matter comes before the Court upon the Motion of the Debtor for Post-Petition Financing [Dkt. No. 92] (“Motion”) filed by Debtor on August 27, 2020. A Certificate of No Objection (“CNO”) was filed on September 15, 2020. Based upon the foregoing, and for good cause shown, it is hereby **ORDERED, ADJUDGED**, and **DECREED** that:

1. The Motion [Dkt. No. 92] is GRANTED as provided by the terms of this Order. Debtors are authorized to obtain secured financing for the purchase of a replacement vehicle on the following terms:

- (a) the total amount of financing shall not exceed \$29,000.00; and
- (b) the monthly payments under the financing agreement shall not exceed \$650.00

2. To the extent that Debtors secure financing for the purchase of a new vehicle, such payments **shall be made through the Chapter 13 Plan**. Withing **30 DAYS** of securing such financing, Debtors shall file:

- (a) an amended Chapter 13 Plan; and
- (b) a report of financing (INCLUDING DETAILS OF AUTOMOBILE  
TRADE-IN OR SALE, IF APPLICABLE)

3. To ensure the prompt and timely payment of the automobile loan, Debtors shall make a supplemental payment to the chapter 13 trustee within 7 days of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

4. Upon the filing of the report of financing [INCLUDING DETAILS OF AUTOMOBILE TRADE-IN OR SALE, IF APPLICABLE], the chapter 13 trustee is authorized to cease making payments to Nissan Infinity on account of Claim No. 19. Pending confirmation of any amended plan providing for the new post-petition loan payments, the trustee is authorized to make monthly adequate protection payments to the post petition automobile lender for the contract amount so long as sufficient supplemental funds are provided by Debtors.

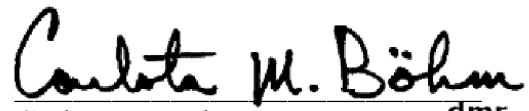
5. Notwithstanding the inclusion of the post-petition loan within an amended chapter 13 plan, the underlying terms of the loan shall not be modified absent the consent of the post petition automobile lender.

6. Debtors shall serve copies of this Order on all creditors eligible to receive distributions through the chapter 13 plan and file proof of the same with the Court.

Prepared by: Amy L. Zema, Esquire

Dated: September 17, 2020

Case Administrator to Mail to:  
Debtor(s)  
Counsel for Debtor(s)  
Ronda J. Winnecour, Esq.  
Office of the U.S. Trustee



Carlota M. Böhm <sup>dmr</sup>  
Chief United States Bankruptcy Court Judge

FILED  
9/17/20 11:17 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPa

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Stanley D. Henry  
 Debtor

Case No. 18-21613-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Sep 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2020.

db +Stanley D. Henry, 649 Greenlee Road, Pittsburgh, PA 15227-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2020 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor PINGORA LOAN SERVICINGS, LLC.  
 ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
 Alexandra Teresa Garcia on behalf of Creditor Pingora Loan Servicing, LLC ecfmail@mwc-law.com,  
 ecfmail@ecf.courtdrive.com  
 Alexandra Teresa Garcia on behalf of Creditor Pingora Loan Servicing, LLC c/o Flagstar Bank,  
 FSB ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com  
 Amy L. Zema on behalf of Plaintiff Stanley D. Henry amy@zemalawoffice.com  
 Amy L. Zema on behalf of Debtor Stanley D. Henry amy@zemalawoffice.com  
 Brian Nicholas on behalf of Creditor Pingora Loan Servicing, LLC bnicholas@kmlawgroup.com  
 Brian Nicholas on behalf of Creditor Cenlar FSB as servicer for Pingora Loan Servicing, LLC  
 bnicholas@kmlawgroup.com  
 Francis Thomas Tarlecki on behalf of Creditor Flagstar Bank, FSB as servicer for Pingora Loan  
 Servicing, LLC ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com  
 Jeffrey R. Hunt on behalf of Creditor Borough of Whitehall jhunt@grblaw.com,  
 cnoroski@grblaw.com  
 Jerome B. Blank on behalf of Creditor PINGORA LOAN SERVICINGS, LLC. pawb@fedphe.com  
 Jerome B. Blank on behalf of Creditor Pingora Loan Servicing, LLC pawb@fedphe.com  
 Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
 jbluemle@bernsteinlaw.com  
 Lauren Moyer on behalf of Creditor PINGORA LOAN SERVICINGS, LLC. ecfmail@ecf.courtdrive.com  
 Maria T. Capiral on behalf of Creditor Department Store National Bank  
 bk.mail@quantum3group.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
 Thomas Song on behalf of Creditor Pingora Loan Servicing, LLC pawb@fedphe.com

TOTAL: 17